The National Daily * *

GREATEST FRAUD BANK ESTABLISHED FOR WOMEN ONLY

Filched Fertune From Feminine Depositors and Investors With Aid of Sophic Lyons, Famous as Bank Breaker, and Afterward Became Identified With Many Fake Matrimonial Schemes.

By NAZARIENNE DAAN KANNIBELLE,

Famous Crime Investigator. Copyright, 1921, by the World-Wide News Service, Inc.

NE day some years ago a magnificently-dressed woman was walking slowly up Broadway when she suddenly stopped and spoke to another woman. "Hello, Sophie. I didn't think you were in New York!

You are just the very woman I am looking for!"

"Why, it's Carrie Morse," exclaimed Sophie Lyons, one of the most famous bank robbers who ever lived, and whose record is filed by the police of London as well as New York. "You know my husband's been put away, I

"Yes, and I expect you're hard up," replied Carrie

known detective, Robert Pinkerton,

"with her natural charm and elo-

quence and magnificent air, as well

as her remarkable ability, could

have made a fortune in any business

she chose to take up, and there was

not the slightest reason why she

should take up crime. As it was,

she made a fortune at that and lost

it, and caused the police of America

and Britain more trouble than any

other woman swindler I have ever

o'clock," she said finally to Sophie

Lyons after she had definitely ob-

tained her promise to help. Meet

me at West Twenty-third street and

The number Carrie Morse had

given her confederate proved to be

a three-story brown-stone house

which, to the astonishment of the

crook, was being rapidly pulled

down when she arrived there to

keep her appointment the following

"There, my dear," laughed Car-

rie Morse, pointing to the building

in course of destruction. "The

workmen are busy pulling it down,

and in a few weeks you'll see a

magnificent new building rising on

the site, one of the finest bank head-

"Where are you getting the

money from?" asked Sophie Lyons.

"It will cost you thousands of dol-

"Hush!" warned the other. "Don't

speak about money in front of any-

body here. I've leased the house

and I am having it rebuilt entirely

on credit. I have only sufficient

money to last me until it opens. I

am nearly as hard up as you, and

that's why I've hit on this idea of

starting a bank. That's where peo-

ple keep money, and you and I are

Powers of Persuasion.

It will hardly be believed, but

Carrie Morse, with her amazing

powers of persuasion and her mag-

nificently regal air, had actually

bluffed hard-headed business men to

carry out the work for her on long

She did not tell her confederate

'Come down and have a look at

exactly what her plans were till the

it, and get familiar with the appear-

ance inside," she said. "Because I

don't want you to be here more

than I can help. Your job will be

to instill confidence in those I fail

Over the front of the new building

in huge golden letters appeared the

sign, "The New York Women's

Banking and Investment Com-

pany." The inside was magnifi-

cently furnished in oak, and gave

one the feeling as soon as the bank

was entered that one's money was

safe in it for all time. At one side

of the counter was a door marked

"Private," with Mrs. Celia Rigsby

president, and Mrs. Carrie Morse

general manager, painted on it in

"Come in here, where we can

"Who's Mrs. Celia Rigsby?" ask

"You are, my dear," answered

Carrie Morse. "That's the part I

want you to play. You are the

president of the bank, though you

won't have to take any active part

"Well, what do I do?" asked the

"You'll take rooms near the Fifth

avenue. In fact, I've already taken

them for you," announced her com-

panion, who it might be mentioned

here carried out the whole swindle

from beginning to end, telling her

bank and are a little afraid of in-

"These women who come to the

fellow crook as little as possible.

talk," said Carrie Morse.

day the bank opened.

to win over to invest."

bold letters.

ed Sophie Lyons.

puzzled Sophie Lyons.

going to keep the bank!"

quarters in New York.

lars before you start."

"Where's the bank, Carrie?"

morning.

I'll show you the new bank."

"Well, meet me tomorrow at 9

"I haven't got a red cent of my own," replied the other. "Well, you'll soon have thousands + if you like to come in with me;" replied Carrie Morse. "Come along

suppose?"

and let's have something to eat to-The two entered a well-known restaurant in Broadway, and many were the curious and envious eyes which were turned on Carrie Morse as she swept up the restaurant like a queen, and sat down at one of the tables. From the long ostrich plume which drooped from her latest Parisian hat to the shiny toes of her high-heeled

of fashion and expense. At her throat sparkled a valuable diamond brooch, and when she removed her gloves her fingers were a continual sparkle of princely rings. Yet despite her valuable jewelry Carrie Morse did not give the slightest impression of being overdressed, though, in fact, she was one of the cleverest swindlers who ever lived.

shoes she was dressed in the height

Over the Tea Cups.

In every detail of her tall, wellrounded figure she set off her garments like a woman who was accustomed to moving in the most exclusive circles. Her well-kept hands, her gentle voice, her magnificent complexion, and the attractive way she arranged her wonderful chestnut hair, all spoke of one accustomed to luxury and refinement, and of one who would have held her hands up in horror at the thought of doing anything underhand. And that was precisely the effect Carrie Morse

Over the tea cups she revealed part of the plans for one of her latest coups, a swindle which was to make her name ring throughout North America, and make the police of the world keep an eye on her when she deigned to visit their countries.

"I want your help, Sophie, to start a bank," she said.

"To start a bank!" echoed Sophie Lyons. "Why, you know very well that both Ned and myself are bank robbers. You mean to rob a bank, don't you?"

"No, start a bank," replied Carrie Morse. "I have been planning it out for weeks, and all I want now is a partner I can rely on to bluff things through all the time."

Sophie Lyons, she knew, was just that type of woman, for, with the possible exception of herself, she had more nerve in a difficult situation than any other woman she knew She had also the advantage of being well educated and of having travelled, so she was thoroughly accustomed to meeting people of all kinds and holding her own with them.

"What kind of bank is it?" asked Sophie Lyons.

Magnetic Sway.

"It will be a bank for ladies only." replied her companion. "Any woman who has a little money saved up can come to us for advice. We will take her money and tell her how to invest it to the best advantage, so that she will get more interest than she can in any other way. Moreover, as the bank will be run by two women they will be more likely to trust us than they would

"But I don't know anything about running a bank!" protested Sophie

"That doesn't matter in the least little bit," answered Carrie Morse. "I know all that we ought to know, and I can soon put you wise to any thing that matters. All you have to do is to follow my instructions and you'll soon be as rich as most peo-

Though Sophie Lyons did not like to take on the swindle which was magnetic sway of Carrie Morse as nearly everybody who met her did.

to you. I shall tell them that you have made a fortune by investing some few hundreds of dollars left by your late husband, and that you are so grateful to the bank that you have allowed your name to be used by them, and to let them refer to you any of their clients. It will be understood, of course, that you ake no active part in the actual management of the bank."

Unsuspecting Victim.

Sophie Lyons fell as unsuspectingly into her confederate's scheme as did the hundreds of unfortunate women who invested in the "New York Women's Banking and Investment Company," and lost their all. Carrie Morse was not above swindling one of her own confederates if she had the chance, once more proving the falsity of the idea that there is honesty among thieves.

Sophie found that her confederate not only provided her with a magnificent suite of rooms in one of the most fashionable quarters of New York, but she also provided her with sufficient money to buy the necessary dresses to keep up the appearance she was expected to

"Where I fail to persuade my clients you are bound to succeed, for when they see the rooms you are living in they'll half believe any tale you like to tell them."

"There's one thing that puzzled me when I looked in at the bank," said Sophie Lyons, "and that is I can't understand why all the men you have employed, the clerks and cashiers, are all old men, most of them with white beards."

"Oh, I had a reason for that," answered Carrie Morse. "Don't you know that there's nothing that inspires confidence faster than an old man? A man who looks old enough to be your father you instinctively trust more than you would a young man, especially if you are a woman and are going to trust them with money! After an old man, with a venerable white beard, I know nothing better than a pretty woman. That's where you and I score. I have already got the builders and decorators to trust me. I haven't paid them a cent for their work yet, and I don't intend to if I can help it."

As soon as Carrie Morse had installed her confederate in the fashionable rooms in New York near the famous Fifth avenue she began advertising in all the papers, offering "widows and other women who have money to invest 15 to 20 per cent on their money." As this was money as investments usually brought in, hundreds of women called at the new bank to gain par

Plausible Arguments.

So persuasive was Carrie Morse. who made a special point of seeing all new customers herself, that in the great majority of cases she persuaded her victims not only to invest what spare cash they had got in the new bank, but to sell out securities they had otherwise and transfer them to her. Some few. of course, were suspicious, and with them the bank swindler had a quick and plausible argument which never

"Naturally I would rather you were not influenced by anything I have said," she pointed out in her sweetest manner. It is not only right, but it is your bounden duty to investigate fully everything I have told you, and assure yourself that we are really paying the profits we say we are on our investments. Perhaps you would like to see and talk with one of our customers. who has done so well with our investments that she has taken an interest in our bank. I'm sure you will be interested in talking with

And when the unfortunate customer saw Mrs. Rigsby, alias Sophie Lyons, she was generally convinced by the appearance of wealth of the latter and the enthusiastic way she spoke of how her fortune had been made, and she hurried back to in-

Hundreds of women invested in the bank in a few weeks, and took away colored crinkly share and stock certificates which looked as important as they were in fact rubbishy. These certificates were printed in a variety of colors, "for there's nothing a woman likes more than a splash of color," said Carrie Morse after-

Carrie didn't hesitate to rob the poor as well as the rich. One day a poor old widow who had laboriously saved five hundred dollars came to her and asked her if it was really true she could get \$75.00 to \$125.00 a year on her money if she put it in the woman's bank.

"Of course you can," replied Carrie Morse, whose heart was like steel, and who was prepared to swindle the old widow out of her life's savings as cheerfully as she swin dled richer women who could afford to lose such a sum and not notice it

But the widow was not convinced.

TURNED UPLIFTER!



Sophie Lyons, who made a million dollars in her early criminal career and lost it at Monte Carlo.

and was referred as usual to Sophie Lyons. In those days the latter was not the hardened criminal she afterwards became, and she was righteously indignant when the poor old widow came to her for advice. As diplomatically as she could she advised the widow to keep her money where it was, and the next time she met her confederate she warned her that she would not help her to rob the really poor.

dle those who can afford it, but I draw the line at taking the bread out of the mouths of people like that!" she exclaimed, indignantly.

Carrie Morse said nothing at the time, but it transpired after that the poor widow had been unable to resist the advertisements of the cunning swindler and had handed over her life savings to the safe keeping of Carrie Morse, never to see them again.

Sophie Lyons pressed for her share in the profits which she knew must be made, but her fellow swinler put her off in an ingenious way

"Why, your very question shows how little you know of banking methods," she said. "It's the proper thing to leave all money in a new business for at least six months. At the end of that time, when we ought to invest it in the ordinary way of business, we'll divide it up and make

But long before the six months were up Carrie Morse had fled and left her fellow swindler in the lurch. One morning Sophie Lyons decided to go down to the bank and ask her confederate about some rather awkward question which had been put to her by a prospective woman in-

To her astonishment she saw, as soon as she turned into the street where the bank was, that it was closed, and that a large crowd of women were surging 'round the entrance. She was quick-witted enough to realize that the crash had come sooner than she expected, and she hurried back to her rooms, packed a few things, and fled.

Carrie Flees.

One of the women investors had, as a matter of fact, become suspicious, and had tried to get her money back, but without any success. When she found that Carrie Morse would not return it under any circumstances she had promptly gone to the public prosecutor and told him everything. But Carrie Morse was quicker than the law. Without even a word of warning to her confederate she fled, taking with her all the money she could lay her hands on.

vestigated it was found that not only had hundreds of women been swindled of their all, but Carrie Morse had fled without paying the builders who had erected the bank, or any of the tradesmen who had provided her with all the necessary ledgers, papers, and so on with which

When the crash came to be in-

she had worked. She had not even paid the printer who had printed the bogus stock certificates for her! She had, at any rate, been thorough in her swindling.

It did not transpire till some time afterwards that she had even swindled her confederate out of her share of the booty, and Sophie Lyons was left a fugitive in America, while Carrie Morse, under a different name, of course, sailed for Europe, and had a right royal time on the she managed to get away with close on \$100,000, and nearly all of it she spent in riotous living.

She was never actually tried for this daring swindle, for the simple reason the police caught her years afterwards in a new form of swindling in Chicago, and were satisfied when they got her behind prison bars for a period without worrying to try her for every offense she committed.

A few years after the bank swindle in New York there appeared an advertisement in the "Chicago Tribune," which on the suface appeared to be a very innocent one. It was to the effect that a widow with a capital of five thousand dollars would like to meet a single man with a mony and starting a small business.

Caught at Last.

This tempting batt elicited dozens of replies from men of all ages and qualifications who had a small amount of capital and wanted to add to it in the pleasant way suggested in the advertisement.

All the men who replied were given an appointment with Mrs. Gunenmayer alias Carrie Morse, who had come to the end of her resources, having spent practically all the money she had obtained from the unfortunate New York widows.

Carrie Morse had one advantage over most women swindlers. She was well educated, and she was exceedingly good-looking. She had a large experience in various parts of the world, and this experience she quickly put to use, and swindled every man who wrote to her out of the capital he said he had. She became engaged to no fewer than thirty men in different parts of Chicago, and when she had fleeced them she fled, once more the police were after her. This time she was caught, and was sentenced to three years' imprisonment.

When she came out she moved to San Francisco, where she started a paper called "Cupid's Messenger." I have a copy of this in front of me now, and it is one of the most amazing productions that has ever been published.

Only one copy of this paper was ever published, and it contains what purports to be the records and photographs of no fewer than three hun dred and fifty women with varying sums of money who are eager to get married to some unknown ad-

The addresses of none of these women were given, but to each was

tress of the "Messenger" undertook to forward the necessary letters from inquiring husbands.

"All statements made in the advertisements in "Cupid's Messenger" are the advisers' own statements," ran the introduction to this amazing paper. "And you must accept these statements as they are given to us. While some claim to possess meens, there are others who make no mention of it whatever, and yet may possess a fortune."

"For any one who desires to become a member of "The Select Club" (The swindle came in what was called by Carrie Morse "The Select Club") ran her editorial, "a sum of five dollars will cover all postage and other expense till the member is suited and married to one of the many magnificient catches advertised in the "Messenger."

Marriage Swindle.

It is amazing that such twaddle should be believed in by any sane man, still less that any should send money on the chance of being introduced to some alluring damsel who advertised her charm in a paper. Yet hundreds of men from all parts of the country sent in their money, and eagerly asked to be put in touch with one of the advertisers.

Here is one of the advertisements, which I quote as it stands:

"Gentlemen, we introduce to you one of the most beautiful and most handsome of ladies who has ever registered with us. We call her a charming brunette. She has a fair complexion, with large dreamy eyes and lovely brown hair; she dresses with taste, and is stylish, and very bright and witty. She has seen twenty-one summers pass by, therefore, she is of the right age to know how to make a man happy. This modest and charming little lady has five thousand dollars in her own right. What offers?"

It will be noted that the modest little lady of twenty-one has five thousand dollars, precisely the same sum as the widow in Chicago had to invest!

THIS is the first of a series of articles on "The World's Greatest Women Impostors" by Nazarienne Daan Kannibelle, famous crime investigator. The second article which will appear next Sunday will tell of "The Beauty Queen, Who Made a Fortune by Swindles and Blackmail by Selling 'Mag-

It would have seemed obvious that few pretty girls of only twenty-one. with five thousand dollars in the bank, would need to advertise their charms in order to increase their chances of getting married. The whole thing was a swindle, on the face of it, yet several hundred men allowed themselves to be swindled, till the town became too warm for Carrie Morse, and she fled to carry on her swindles elsewhere.

But Carrie Morse's most cunning matrimo: • dodge was when she conceived the idea of marrying poor titled aristocrats from Europe to wealthy heiresses in America. Here she netted thousands of dollars before she was caught, for rich American girls jumped at the chance of becoming Lady X. or the Countess

Simple Methods.

Carrie Morse worked this swindle in conjunction with a German international swindler whom she picked up in Europe on her travels. Her methods were very simple. She installed her confederate at one of the best hotels in the town, and then let the newspapers know that the handsome looking foreigner who passed as plain Mr. So-and-So, was no other than the Baron von Hyman, the wealthy Hungarian nobleman who was touring the United States incognito. Needless to say, the enterprising reporters were soon 'round at the hotel begging the "Baron" for an interview.

The baron promptly let it be known that he was exceedingly an-

netic Dew of Sahara' and 'Jordan Water.'" noyed that his identity had become known, and for some days he absolutely refused to talk. Naturally, this only caused greater curiosity, and every mother of eligible daughters was soon inquiring now she could offer to obtain an introduction to the charming baron, and invite him 'round to their house. Here Carrie Morse, as the baron's private

secretary, proved very useful, and she saw to it that the baron accepted these invitations where there was plenty of money . More than one American heirese had reason to regret that she ever wanted a title, for the bogus baron and his confederate swindled a large number before they were safely put behind prison bars. In all these schemes, in the stories that were told, Carrie Morse was the brain. She provided suspicious fathers with proofs of the baron's large estates in Hungary; she, with her charming manner, deluded the reporters who inquired too closely into the exact

position of these estates; and she

it was who at the critical moment

always produced some document or

other which seemed to clinch the

arguments in favor of the baron's

genuineness. Carrie Morse was undoubtedly a genius in her way, and would have had a splendid career if she had chosen to be honest. But she had some curious kink in her brain which made her take the risks of a life of crime. She served a number of terms of imprisonment, and after each she sank lower and lower in her methods, and finally died in the utmost poverty in Chicago only re-

WASHINGTON WIG WAGS Signaled by Tiller.

WILLIAM HOWARD TAFT. States, rode to the Capitol in a street car and was almost a straphanger when he went to the Supreme Court to take the oath of office as Chief Justice. Incidentally, his appearance there meant that for the first time in the history of the country a man who had been head of the executive establishment was secoming the head of a coordinate branch of the Government-the

"Mr. Taft," as he was introduced to the Supreme Court audience before he took the oath of office, stood with a crowd of ordinary passengers waiting for a street car at Fourteenth and H streets. It was raining and "Mr. Taft" held an umbrella over himself, closing it as the car approached. On the platform he fumbled for a car ticket and change, as did other apssengers, and eventually moved into the crowded aisle

Only one person apparently recognized the former President, former Secretary of War, former governor general of the Philipines and so on. This person stood by the only vacant seat in the car as Chief Justice Taft approached.

"Take this seat, Mr. Justice," he

"No, take it for yourself," said the former President. "I insist that you occupy it," said

the knowing stranger. "I am only going a few blocks, and, besides you ought to take it."

"Well, since you insist and since I am going quite a ways I'll sit down." said Mr. Taft, and he did. In the interchange of remarks

Mr. Taft was not called by name and the stranger "soft-pedaled" when he referred to him as "Mr. Justice." Apparently everybody else on the car rode to the Capitol without knowing that the public utilities vehicle carried a personage who was on his way to assume his duties as Chief Justice of the United States. However, this street car ride to take the oath was but one of two precedent-smashing acts of Chief Justice Taft on that day. Soon after taking his oath, the Chief Justice said he would appear in a few days before the Senate Judiciary Committee in support of a bill to create additional judges for the district courts of the United States. Never before has a Chief Justice of the supreme tribunal appeared before a committee of Congress in support of or in opposition to pending legis-

of Ohio, and President Harding have recently been in disagreement over the appointment of an internal revenue collector for the Toledo collection district. The President nomiated Charles H. Nauts and, because of Mr. Nauts' previous opposition to

ENATOR FRANK B. WILLIS,

the political ambitions of Senator and former Governor Willis, the latter was strongly opposed to such a nomination. He threatened to defeat confirmation by the Senate, if

Eventually, however, President Harding and Senator Willis got together and the Ohio Senator agreed to withdraw his opposition. Apparently everything was serene in the Republican politics of Ohio.

Then entered Senator Atlee Pomerene, Democrat, also of Ohio. Senator Pomerene proposed to fight the Nauts appointment to the bitter end because the commission of the present collector of the Toledo district had not expired. Senator Pomerene asserted that the Wilson Administration had allowed Republicans to serve out their commissions before they were bounced in favor of Democrats, and, by the eternals, Collector Frank Niles, Democrat, ought to be permitted to serve out his term. It looked like a big Ohio row, with Willis finally satisfied and Pomerene suddenly gone on the warpath.

Senator Willis settled the whole controversy by calling his colleague into the cloak rooms and showing him an interview with Collector Niles. In this the present collector said, in effect, that he "didn't give three whoops in hell how soon he was relieved as collector of the Toledo district."

"See what you are doing," suggested Senator Willis to his Democratic colleague, Senator Pomerene. "You are violating the Constitution of the United States."

"How's that?" asked Pomerene. "You know," responded Willis. "that a man may not be held in involuntary servitude. And here's Niles saying that he wants to be relieved of this job and he doesn't give three whoops how soon, and yet you want to keep him in servitude until his commission expires."

"You win," said Pomerene, and he agreed that the Nauts nomination shall go through whenever the Senate gets ready to confirm it.

THE former Vice President of the United States, Thomas Riley Marshall, of Indiana, came to town this week with a lot of information, observation, anecdotes and philosophy. He reported a tragic "home brew" story out in his State. In his travels throughout the country since leaving office, the former Vice President said, he had heard a great deal about "home brew"—albeit and subject didn't particiularly interest him since he had not taken a drink in many

"But," said Mr. Marshall, "there has been a sad divorce case out in my State. A husband and wife got to quarreling over the stuff you fellows call "home brew." The dispute was substantially as follows:

"Did the wife put in too much yeast or the husband put in too many raisins in the home brew concoction, and which caused the explosion of the jug which injured

The controversy over the preponderence of yeast and raisins has reached such a stage that divorce proceedings have been instituted and the end is not yet in sight.

THE official stenographers of the House of Representatives say that Representative Otis Wingo of Arkansas is probably the fastest talker in that body. His speech-making speed ranges from 175 to 225 words per minute. Sometimes, when he becomes quite excited, Wingo can hit it up for more than 225. The average speed is about 150 words per minute. Representative Clyde Kelly of Pennsylvania is another fast talk er, and Representative Charles D. Carter of Oklahoma, who has Indian blood in him, is likewise a speed marvel. "Uncle Joe" Cannon is about the slowest talker in the House.

Billy Sunday, the evangelist, gave the official reporters of debates a run for their money but they "got" him. One day when he was in Washington Mr. Sunday was invited to deliver the chaplain's prayer at the opening of the House. Fred Irland, dean of the stenographic corps, had heard Sunday preach and expected him to pray almost as rapidly. Evangelist Sunday did. He prayed for a little more than three minutes at the average speed of 257 words per minute.

The prayer of Mr. Sunday was stenographically reported by Mr. Irland and the evangelist subsequently said that the whole prayer was there. Burst of oratorical speed calling for the reporting of 257 words per minute are rare in Congress, but no matter now fast they come the official reporters of the Senate and House have been able to "take them." Mr. Sunday's utterances were "new matter" as the average member of Congress doesn't talk much about religion.

(Copyright 1931 by Theodore Tiller) Paris Cafes Find

PARIS, Oct. 22. - The all-night Montmartre dancing joints have hit upon a new supplement for their bills, which already included cover charge, luxury tax, obligatory bottle of champagne, and sometimes the date. In several cases it has been worked as follows: Tired business

New Check Graft

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man takes wife to "see life." He isn't fond of dancing. Sleek young man in evening dress respectfully offers to dance with "madam." As a lark, "madam" dances. When the tired business man gets the bill it includes the item, "Dance for madem, twenty france."

"Carrie Morse," said the well-